

EXHIBIT N

November 1 - November 30, 2010, page 1 of 4
Citigold Account:

Redacted

CITIGOLD SERVICES
PO Box 769007
San Antonio, Texas 78245
For banking call: Citigold Services at (888) 248-4465*
Website: www.citibankonline.com

IGOR ROMANOV
330 S REEVES DR APT. 203
BEVERLY HILLS CA 90212-4559

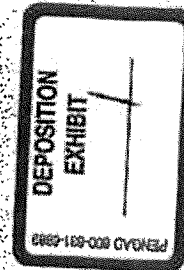
Citigroup is a service of Citibank, N.A. The following summary portion of the statement is provided for informational purposes.

Value of Accounts		This Period	Full Period
Deposits			
Checking		1,000.03	934.41
Savings			
Insured Money Market Accounts		25,002.47	25,013.77
Citigold Relationship Total		\$26,002.50	\$25,948.18

Earnings Summary		This Period	Full Year
Deposits			
Checking		\$0.12	\$0.15
Savings			
Insured Money Market Accounts		11.30	13.77
Citigold Relationship Total		\$11.42	\$13.92

To ensure quality service, calls are randomly monitored and may be recorded.

End of Summary Section



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Fees & Rates Detail

Statement of Bank Statement

Citibank gives you the benefit of lower charges, better rates and higher transaction limits as you maintain higher balance levels. When determining your rates, rebates of ATM surcharges for non-Citibank ATM transactions and monthly service charge for this statement period, and the transaction limits and fee waivers that apply during the next statement period, Citibank considers your average balance during the month of October in all your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Monthly Service charges are waived for the following balance levels:

- \$50,000 for deposits (checking, savings, money markets, CDs) and Retirement Accounts
- \$100,000 for deposits, Retirement Accounts, loans (except mortgage from Citimortgage), credit cards and Investments
- \$250,000 for deposits, Retirement Accounts, loans, credit cards, investments and a mortgage from Citimortgage

Please refer to Your Client Manual and Marketplace Addendum booklets and amendments for details. To link additional eligible Citibank accounts for consideration for next month's balances please refer to the phone number on page 1.

Rates and Charges	Your Combined Balance Range
Rates	\$100,000-\$249,999
Monthly Service Charge	Preferred None

All fees assessed for this statement period will appear as charges to your checking account on your next Citigold statement.

Checking

Checking Activity

High Interest Checking

Date Description

Date	Description	Amount Subtracted	Amount Added	Balance
11/01/10	Opening Balance			1,000.03
11/04/10	Debit Card Purchase 11/02 09:44p #0065 WHOLEFDS HOL 10109 QPS WEST HOLLYWOOD CA 10307 Food & Beverages	4.69		995.34
11/04/10	Debit Card Purchase 11/02 09:35p #0065 WHOLEFDS HOL 10109 QPS WEST HOLLYWOOD CA 10307 Food & Beverages	3.36		991.98
11/05/10	Debit Card Purchase 11/03 08:23p #0065 TRADER JOES #215 QPS LOS ANGELES CA 10308 Food & Beverages	17.51		974.47
11/05/10	Debit Card Purchase 11/02 05:39p #0065 CAFFE BELLO Restaurant/Bier	3.25		971.22
11/08/10	Debit Card Purchase 11/04 12:33p #0065 ROBERTSON CARWASH LOS ANGELES CA 10308 Auto (rental service, gas)	7.99		963.23
11/15/10	Debit Card Purchase 11/09 03:22p #0065 BRISTOL FARMS #2310 WEST HOLLYWOOD CA 10315 Food & Beverages	13.03		950.20
11/15/10	Debit Card Purchase 11/09 03:44p #0065 BRISTOL FARMS #2310 WEST HOLLYWOOD CA 10315 Food & Beverages	6.86		943.34

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Checking Continued

Redacted

Checking Activity Continued	Date	Description	Amount Subtracted	Amount Added	Balance
High Interest Checking	11/19/10	Debit Card Purchase 11/17 09:01p #0065 TRADER JOES #215 OPS LOS ANGELES CA 10322 Food & Beverages	7.06		936.28
	11/23/10	Debit Card Purchase 11/21 07:28p #0065 RALPHS #0712 OPS BURBANK CA 10328 Food & Beverages	1.99		934.29
	11/30/10	Interest for 30 days, Average Daily Balance \$952.84 Average Rate 0.15%, Annual Percentage Yield Earned 0.15%		0.12	934.41
		Total Subtracted/Added	65.74	0.12	
	11/30/10	Closing Balance			934.41

All transaction times and dates reflected are based on Eastern Standard Time.

Savings

Redacted

Citibank® Savings Plus Account Activity	Date	Description	Amount Subtracted	Amount Added	Balance
	11/01/10	Opening Balance			25,002.47
	11/30/10	Interest for 30 days, Average Daily Balance \$25,002.47 Average Rate 0.55%, Annual Percentage Yield Earned 0.55%		11.30	25,013.77
	11/30/10	Closing Balance			25,013.77

End of Bank Statement

STOCK MARKET

CHECKING AND SAVINGS

The following bank deposits are FDIC insured up to applicable limits: Checking, Interest Checking, Insured Money Market Account, Certificates of Deposit and IRA & Keogh funds held in bank deposits.

Certificate of Deposit (CD) information may show dates in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period. Updated information will be reflected on a subsequent statement.

If you think your statement or record is wrong, or if you need more information about a transfer on this statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem occurred.

RAE AND KEOGH
CREDIT PRODUCTS

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid interest Charges as of the day they are made, and dividing the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total interest charges are assessed during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Request for Credit Balance Refund: If your statement shows a credit balance it means your last payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

• **Account Information:** Your name and account number.

Description of the Problem: If you think there's an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

- We cannot try to collect the amount in question, or report you as delinquent on that amount.

While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

CREDIT CARDS

to receive your regular, monthly credit card statements). Citibank credit cards are issued by Citibank (South Dakota), N.A. AAdvantage® is a registered trademark of American Airlines, Inc.

**TO RECONCILE YOUR CHECKBOOK WITH THIS STATEMENT
FOLLOW THESE SIMPLE STEPS**

1. List in your checkbook any deposits, withdrawals and service charges which are shown on your statement, but not recorded in your checkbook. Adjust your checkbook accordingly.
2. Mark off in your checkbook all checks paid, withdrawals, or deposits listed on your statement.
3. List and total in the "Checks and Other Withdrawal Outstanding" column below all issued checks that have not been paid by Citibank together with any applicable check charges and all withdrawals made from your account since your last statement.
4. Deduct from your checkbook balance any service or other charges (including pre-authorized transfers or automatic deductions) that you have not already deducted.
5. Add to your checkbook balance any interest-earned deposit shown on this statement.
6. List the ending Balance at the end of the Checking Activity section.

7. Add deposits or transfers you recorded which are not shown on this statement.

8. Total (8 and 7 above):

8. Enter Total Checks & Other Withdrawals (see below)

9. Balance (8 less 8 should equal 0. Checkbook balance).

Check and Other Withdrawals Outstanding
(made by you but not yet indicated as paid on your statement)

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CitiBank is an Equal Housing Lender.

Checking Plus, MasterCard, Visa, Citibank Preferred Visa and MasterCard, Citibank Platinum Select, Citigold, Citiphone Banking and Ready Credit are registered service marks of Citigroup, Inc.